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John's FIRST JOB

PREPARED BY THE U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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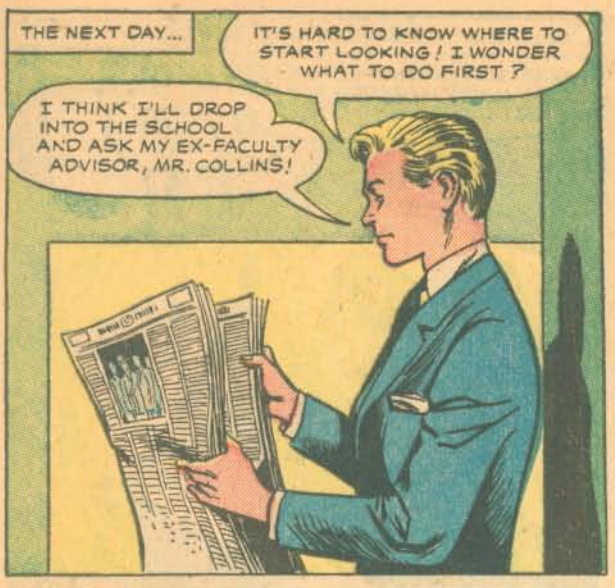
GOSH, JOHN, I'LL BET YOU'RE EXCITED! TODAY'S THE DAY FOR YOUR FINAL EXAM!
THAT'S RIGHT, SUE! IF I DO OKAY, I'LL GRADUATE IN A FEW WEEKS... AND THEN I'LL BE READY TO GET A STEADY JOB!

JUST ANOTHER 10 MINUTES AND IT'LL ALL BE OVER! I'M SURE I PASSED! BOY, I'LL BET IT'LL BE WONDERFUL TO GET A REAL, MAN-SIZED JOB!

YES, JOHN PASSED HIS EXAM... AND FINALLY...
THERE HE IS!

SON, WE'RE ALL PROUD OF YOU! YOUR MOTHER HAS HIGH HOPES FOR YOU!
THANKS, UNCLE BEN!

EVER SINCE DAD DIED I'VE WAITED FOR THE DAY WHEN I COULD MAKE THINGS EASIER FOR MOM! HER SAVINGS MUST BE PRETTY WELL USED UP BY NOW!
SHE'S A BRAVE WOMAN, JOHN!


THE NEXT DAY...
IT'S HARD TO KNOW WHERE TO START LOOKING! I WONDER WHAT TO DO FIRST?
I THINK I'LL DROP INTO THE SCHOOL AND ASK MY EX-FACULTY ADVISOR, MR. COLLINS!

HELLO, JOHN... HOW DOES IT FEEL TO BE AN OLD GRAD?
GREAT, MISTER COLLINS! BUT RIGHT NOW I NEED SOME ADVICE! WHAT'S THE FIRST THING A JOB HUNTER HAS TO DO?

THE FIRST IMPORTANT THING IS TO GO TO YOUR SOCIAL SECURITY OFFICE FOR YOUR SOCIAL SECURITY CARD... AND THEN YOU MIGHT APPLY TO YOUR STATE EMPLOYMENT SERVICE OFFICE FOR A JOB!
THANKS A LOT, SIR!

HERE'S THE SOCIAL SECURITY OFFICE...
SAY! I WONDER IF MOM EVER ASKED ABOUT DAD'S SOCIAL SECURITY BENEFITS HERE?
SOCIAL SECURITY OFF

HERE'S YOUR SOCIAL SECURITY CARD, MR. JONES... BE SURE TO SHOW IT TO YOUR EMPLOYER...
I WONDER IF MY MOTHER SHOULD GET SOMETHING FROM MY FATHER'S SOCIAL SECURITY?

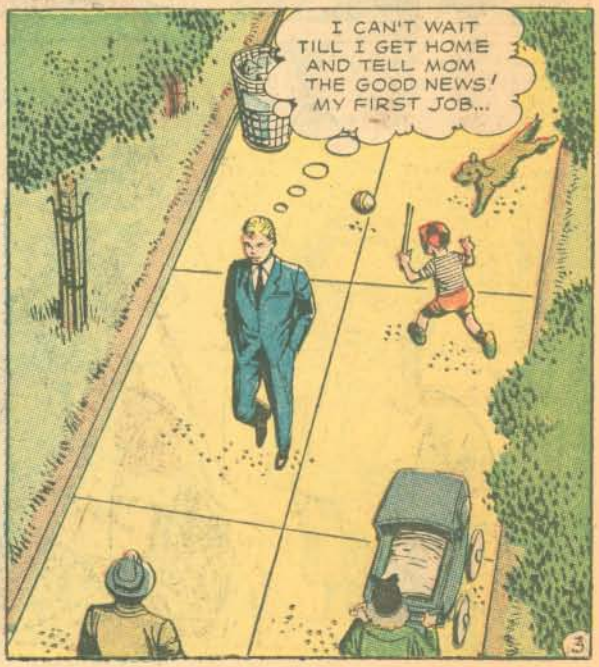
LET ME ASK YOU A FEW QUESTIONS, AND WE'LL FIND OUT AND GET IN TOUCH WITH YOUR MOTHER!

MY NEXT STOP IS THE STATE EMPLOYMENT OFFICE!

AT THE STATE EMPLOYMENT SERVICE OFFICE...
HERE'S A POSITION THAT SEEMS TO BE JUST MADE TO ORDER FOR YOU! BETTER GET OVER THERE FAST!
I SURE WILL!

YES, JOHN GOT THE JOB! HE WENT TO SEE THE BOOKKEEPER RIGHT AWAY...
MAY I SEE YOUR SOCIAL SECURITY CARD, PLEASE? I WANT TO BE SURE YOU GET PROPER CREDIT FOR ALL YOUR EARNINGS!
HERE IT IS! THAT'S THE FIRST THING I DID BEFORE LOOKING FOR A JOB! I REALIZE HOW IMPORTANT IT IS TO HAVE A SOCIAL SECURITY NUMBER!

WE'LL BE LOOKING FOR YOU ON MONDAY, MR. JONES!
THANKS A LOT! I'LL BE HERE BRIGHT AND EARLY!


I CAN'T WAIT TILL I GET HOME AND TELL MOM THE GOOD NEWS! MY FIRST JOB...

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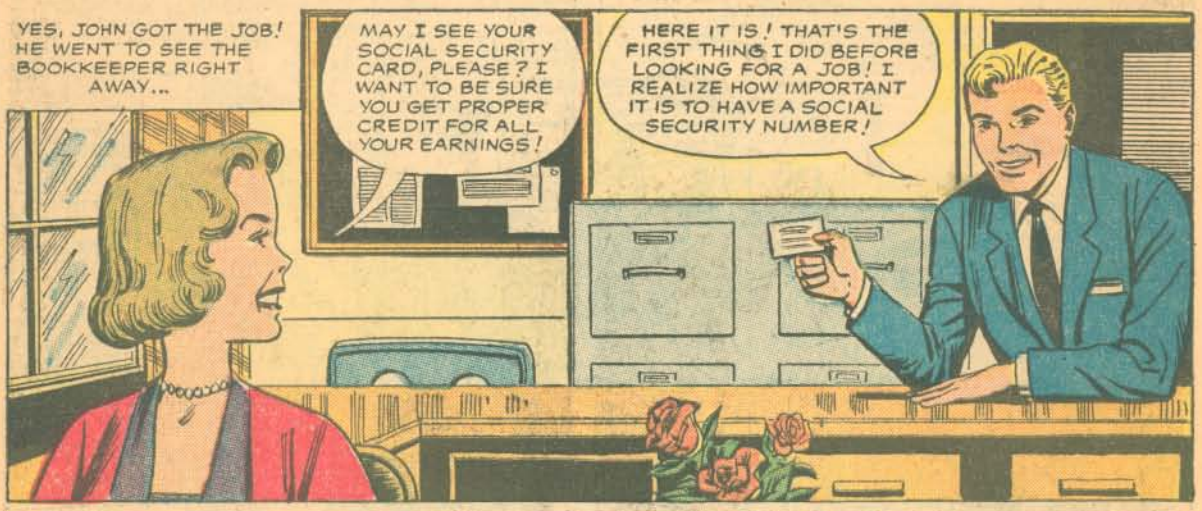
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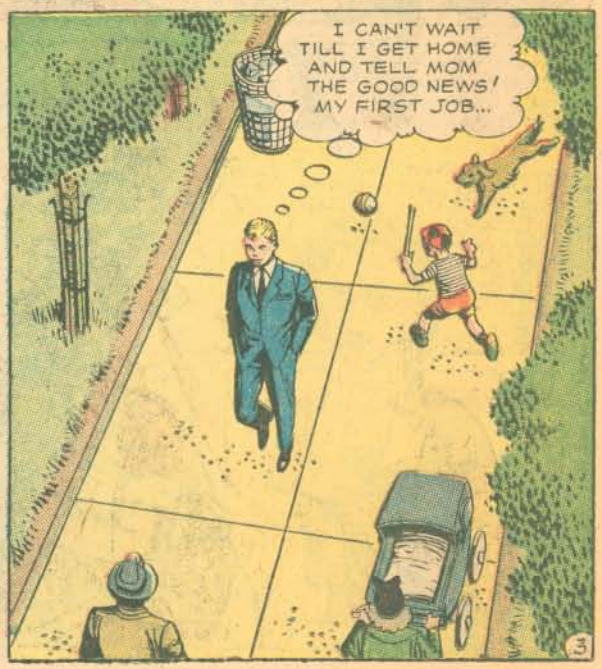
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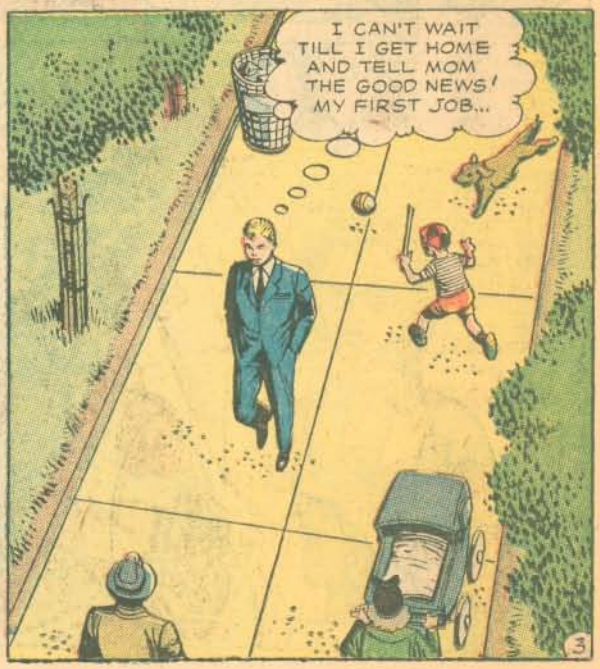

I CAN'T WAIT TILL I GET HOME AND TELL MOM THE GOOD NEWS! MY FIRST JOB...

LATER...
I DID IT, MOM! THE STATE EMPLOYMENT SERVICE OFFICE FIXED ME UP WITH A GOOD JOB AT THE BAXTER CHEMICAL COMPANY, I START MONDAY!
OH, JOHNNY, THAT'S JUST WONDERFUL!
AND THAT'S NOT ALL! I HAD TO STOP AT THE SOCIAL SECURITY OFFICE TODAY TO GET MYSELF A CARD AND A SOCIAL SECURITY NUMBER... WHILE I WAS THERE I ASKED WHETHER YOU MIGHT BE ENTITLED TO ANY BENEFITS FROM DAD'S SOCIAL SECURITY!
YES?
THEY TOLD ME THEY'D CHECK THE RECORDS AND NOTIFY YOU BY MAIL!
I IMAGINE IT'LL TAKE A FEW WEEKS TO HEAR FROM THEM!
A FEW WEEKS LATER...
MOM! I'M HOME... WHAT'S FOR DINNER?
OH, JOHNNY, I HAVE THE MOST WONDERFUL NEWS!
I HEARD FROM THE SOCIAL SECURITY OFFICE TODAY! I'M GOING TO GET FIFTY DOLLARS A MONTH FROM DAD'S SOCIAL SECURITY! I CAN HARDLY BELIEVE IT! IF I HAD ONLY CALLED THEM SOONER!
GEE THAT'S SWELL, MOM! SOCIAL SECURITY IS A WONDERFUL THING FOR FOLKS LIKE US... BELIEVE ME, THIS IS ONE CARD I'LL HOLD ON TO... FOR MY OWN GOOD!

SOCIAL SECURITY FOR

EXAMPLES OF FAMILY BENEFITS .

Average yearly earnings	*Monthly old-age payments* Worker	Worker and wife
$600	$30.00	$45.00
900	41.30	62.00
1,200	55.00	82.50
1,800	68.50	102.80
2,400	78.50	117.80
3,000	88.50	132.80
3,600	98.50	147.80
4,200	108.50	162.80

A certain amount of work covered by the law is necessary before benefits can be paid. Family protection starts after 1½ years' work; for retirement benefits the amount of covered work required will vary from 1½ to 10 years depending on how soon you reach age 65. Since the purpose of the benefits is to replace part of the earnings lost through retirement or death, benefits are withheld when earnings exceed certain

You can get more information about benefits

--DON'T MISS THE REAL LIFE

FARM FAMILIES

Monthly survivors payments

Widow, child, or parent	*Widow and 1 child*	*Widow and 2 children*
$30.00	$45.00	$50.20
31.00	62.00	62.00
41.30	82.60	82.60
51.40	102.80	120.00
58.90	117.80	157.10
66.40	132.80	177.20
73.90	147.80	197.10
81.40	162.80	200.00

amounts. After age 65, benefits are paid for all months of the year if you are earning no more than $1,200 a year, or for some months depending on how much more than $1,200 you earn. You may have income from savings of any amount and still receive all your benefits. When you reach 72 years of age, you can get social security benefits no matter how much you are earning.

at your nearest Social Security office.

FOUR TIMES FOR ACTION

IF YOU ARE DISABLED BEFORE 65

If a disability occurs that prevents your working at all for an indefinite period of time after you have been regularly employed in work covered by social security, get in touch with your social security office. You may wish to apply to have your earnings account frozen, to protect your benefit rights.

WHEN YOU ARE 65

When you are 65, get in touch with your social security office promptly for information about your social security rights. If your total earnings are not over $2,080 a year, or if there are even a few months of the year when you do not work after you are 65 years of age, you may be eligible for some old-age insurance payments. Even though you may not be immediately eligible for benefits, it may be to your advantage to make sure you have all the information you need about your benefit rights.

WHEN YOU ARE 72

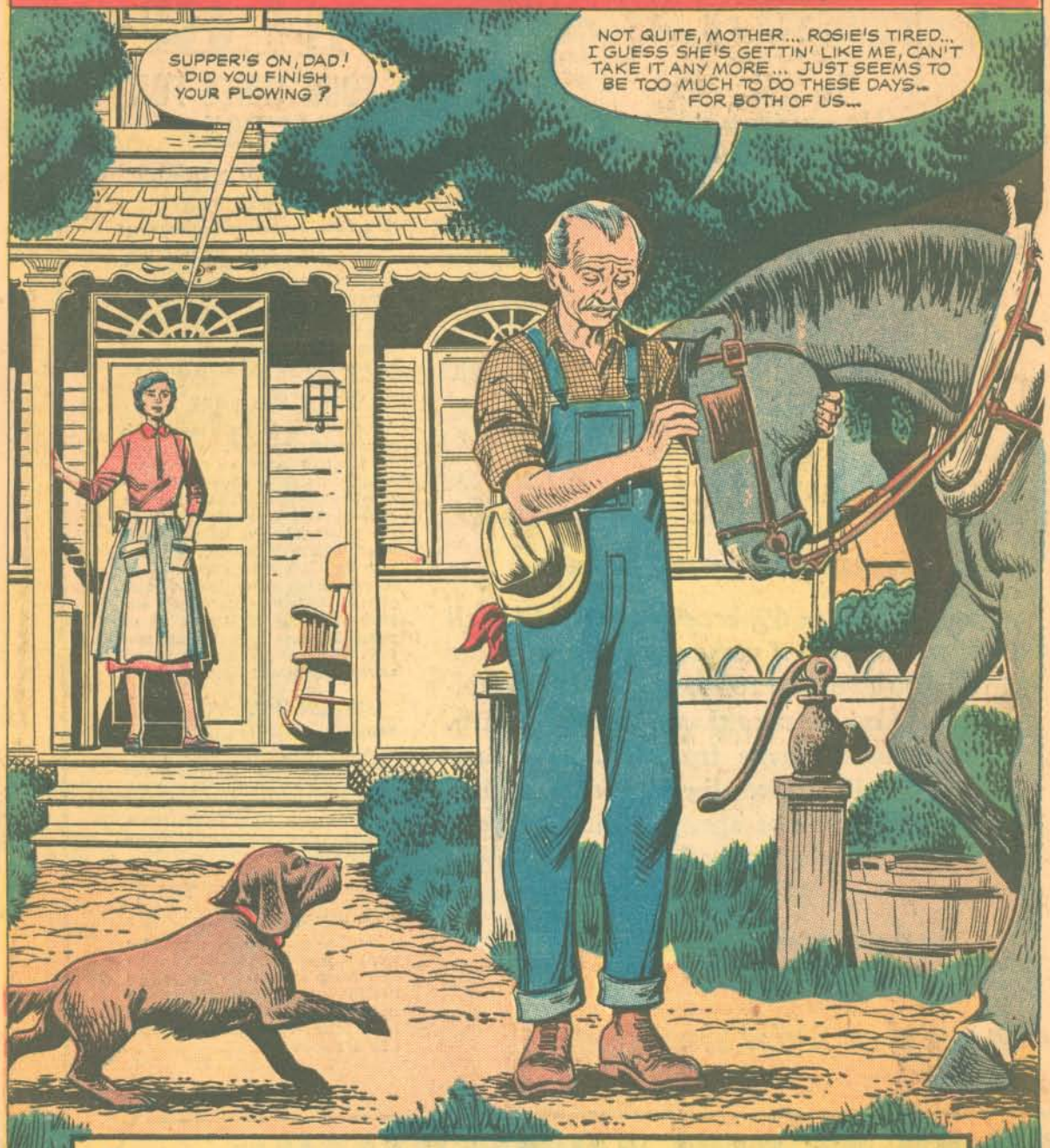
When you reach age 72, you should get in touch with your social security office even if you are still working regularly. If you are insured, old-age insurance benefits are payable at age 72 after 1954 regardless of whether you are working.

IF A WORKER IN YOUR FAMILY DIES

After the death of a person whose work was covered by social security, some member of his family should inquire promptly at the nearest social security office to learn if survivors insurance benefits are payable.

STORY OF THE AIKEN FAMILY. . .

a FARM and a FAMILY



FOR EVERYONE, HARD WORK IS MORE DIFFICULT WHEN OLD AGE APPROACHES! THE PROBLEMS SEEM INSURMOUNTABLE, BUT UNLESS THEY ARE SOLVED THOSE PROBLEMS CAN DISRUPT THE LIFE OF EVERYONE IN THE FAMILY! SEE HOW MR. AND MRS. AIKEN AND THEIR CHILDREN FINALLY FOUND HAPPINESS AND SECURITY...

AREN'T WE GOIN' TO WAIT FOR TOM? WHERE IS THE BOY ANYWAY?
HE CALLED FROM SCHOOL AND TOLD ME TO GO AHEAD WITHOUT HIM, HE'S GOING TO SEE LILY THIS AFTERNOON!

LATER...
YOU HARDLY TOUCHED YOUR DINNER, DAD... DON'T YOU FEEL WELL? MAYBE YOU OVERDID IT A LITTLE TODAY...
NOW, DON'T FRET, EMILY! DOCTOR BROWN TOLD ME I'VE PLENTY OF YEARS LEFT... IF I TAKE IT EASY...

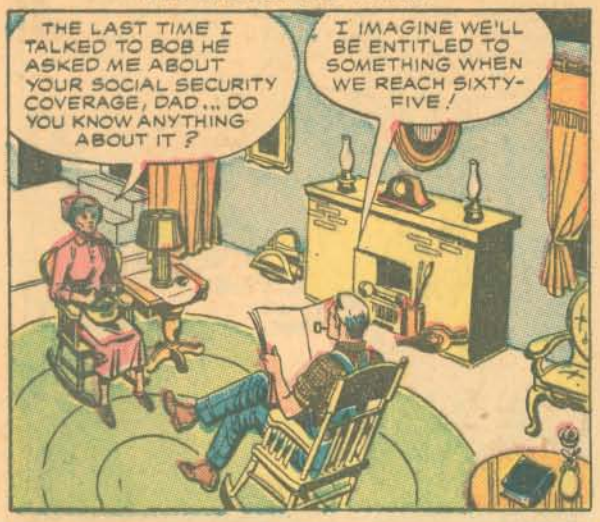
MEANWHILE, IN TOWN...
WHAT'S THE MATTER, TOM? YOU SEEM TERRIBLY GLOOMY!
OH, IT'S NOTHING, LIL... I'VE BEEN THINKING ABOUT GRADUATION NEXT MONTH... AND MOM AND DAD...

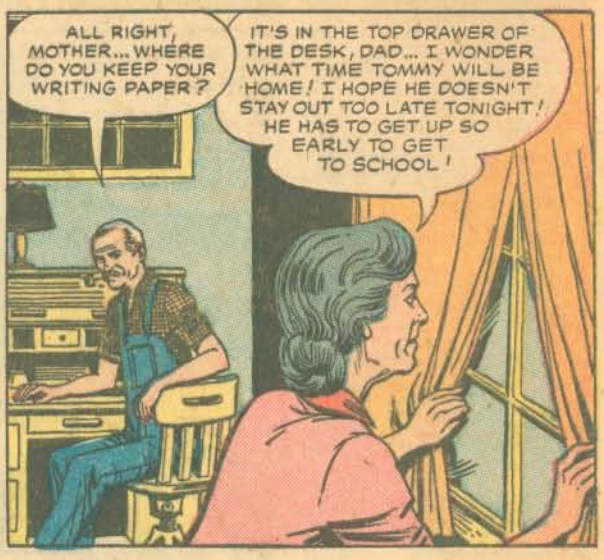
YOU MEAN YOU'LL HAVE TO HELP YOUR DAD AND MOTHER ON THE FARM?
THEY'RE BOTH GETTING TOO OLD TO OPERATE THE FARM THEMSELVES, AND SINCE GOING TO ENGINEERING SCHOOL IS OUT OF THE QUESTION FOR ME, IT WILL BE UP TO ME TO TAKE OVER THE HARD WORK!

AND IN THE CITY...
I'VE BEEN THINKING ABOUT THE FAMILY, ALICE! YOU KNOW MY BROTHER TOMMY HAS HIS HEART SET ON GOING TO ENGINEERING SCHOOL! HE ISN'T CUT OUT TO BE A FARMER... THE BOY WILL BE MISERABLE SPENDING HIS BEST YEARS ON THE PLACE!
WE'VE BEEN ALL OVER THIS BEFORE WITH YOUR FOLKS, BOB!

YOU KNOW I'D LIKE NOTHING BETTER THAN TO TAKE THE CHILDREN TO THE FARM... BUT WHAT CAN WE DO? IT'S IMPOSSIBLE TO MANAGE ON THE SMALL INCOME WE'D HAVE!
IT WOULD BE WONDERFUL FOR THEM, AND YOU KNOW HOW I FEEL ABOUT IT... ANOTHER YEAR ON THAT FACTORY JOB, WITHOUT ANY CHANCE OF ADVANCEMENT AND I DON'T KNOW WHAT I'LL DO!

AND BACK ON THE FARM...



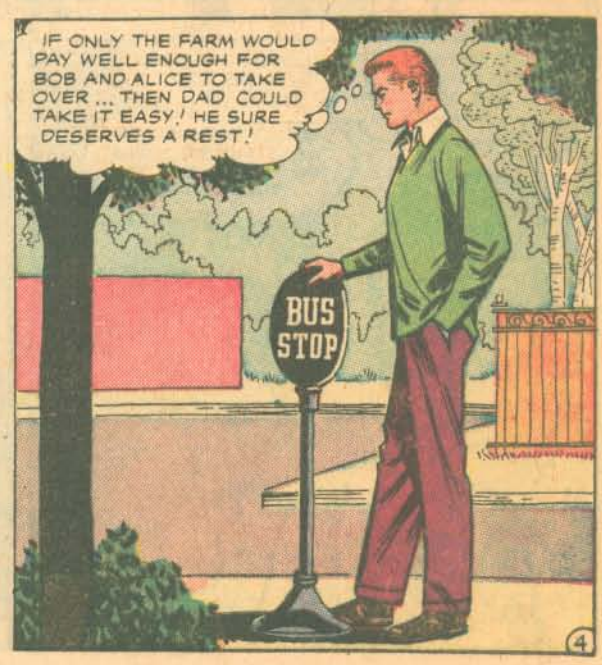


IF ONLY YOUR FOLKS HAD SOME EXTRA MONEY, SO YOU COULD GO ON WITH YOUR EDUCATION!
I'M AFRAID THERE JUST ISN'T ANY MONEY TO SPARE FOR THAT, LIL! THEY'RE EXPECTING ME TO HELP OUT ON THE FARM WHEN I FINISH HIGH SCHOOL!
ICE CREAM

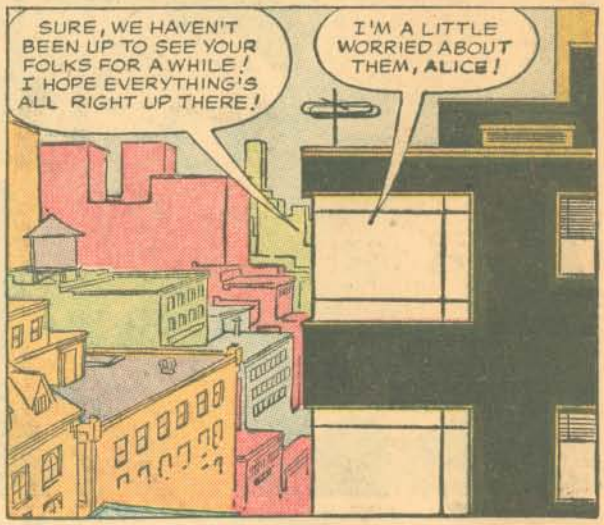
GEE, THAT'S TOO BAD, TOMMY... AND I KNOW YOU DON'T CARE MUCH FOR FARMING!
WELL, I'D MUCH RATHER BE AN ENGINEER... BUT WHAT'S THE USE OF DREAMING?... SHALL WE GO, LILY? IT'S GETTING LATE!

HAVE YOUR FOLKS EVER THOUGHT OF TURNING THE FARM OVER TO YOUR OLDER BROTHER AND HIS FAMILY? IT WOULD BE WONDERFUL FOR THE CHILDREN...
WE'VE THOUGHT OF IT, LILY, BUT THE FARM ISN'T PROFITABLE ENOUGH TO SUPPORT THEM ALL! I KNOW BOB WOULD LOVE IT THOUGH! HE'S A REAL FARMER!

WELL, GOOD NIGHT, TOM! DON'T FEEL TOO BAD! MAYBE SOMETHING WILL COME UP!
MAYBE... GOOD NIGHT, LILY! I'LL SEE YOU TOMORROW IN CLASS!


IF ONLY THE FARM WOULD PAY WELL ENOUGH FOR BOB AND ALICE TO TAKE OVER... THEN DAD COULD TAKE IT EASY! HE SURE DESERVES A REST!
BUS STOP

MEANWHILE, IN THE CITY...



I KNOW HOW MUCH YOU LOVE FARMING... AND IT WOULD BE A WONDERFUL PLACE TO BRING UP THE CHILDREN! NONE OF US ARE USED TO LIVING IN A BIG CITY!
I'M SURE MOTHER AND DAD WOULD WANT ME TO TAKE OVER THE FARM, IF THEY HAD SOME OTHER SOURCE OF INCOME TO TAKE CARE OF THEIR OWN NEEDS!

BOB, ARE YOUR PARENTS ENTITLED TO ANY BENEFITS UNDER THE SOCIAL SECURITY LAW?
I ASKED MOM ABOUT THAT LAST TIME I TALKED TO HER! I MIGHT AS WELL CALL HER AND SEE IF DAD LOOKED INTO IT!

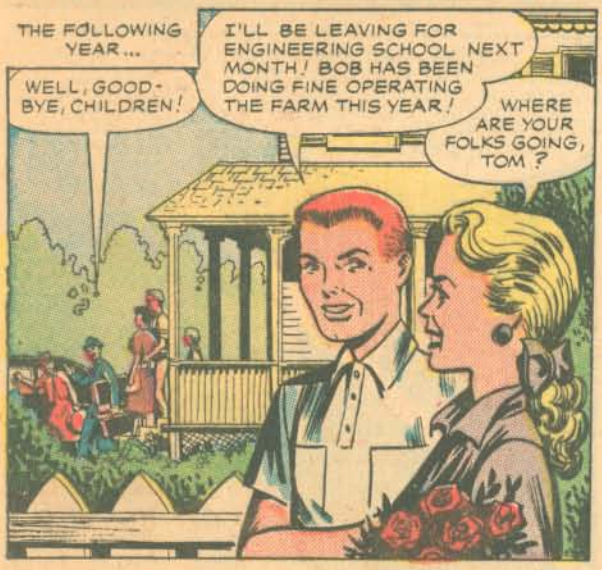
YES, MOTHER, ALICE AND I WILL BE COMING UP THIS WEEK END WITH THE CHILDREN... SAY, HAS DAD DONE ANY INQUIRING AT THE SOCIAL SECURITY OFFICE ABOUT...
THAT'S WHAT I WANTED TO TELL YOU, BOB! WE GOT A LETTER FROM THE DISTRICT OFFICE THIS MORNING!

YOUR DAD'S DOWN THERE!
GEE THAT'S SWELL, MOTHER. WE'LL SEE YOU BOTH DAY AFTER TOMORROW AND YOU CAN TELL US ALL ABOUT IT!

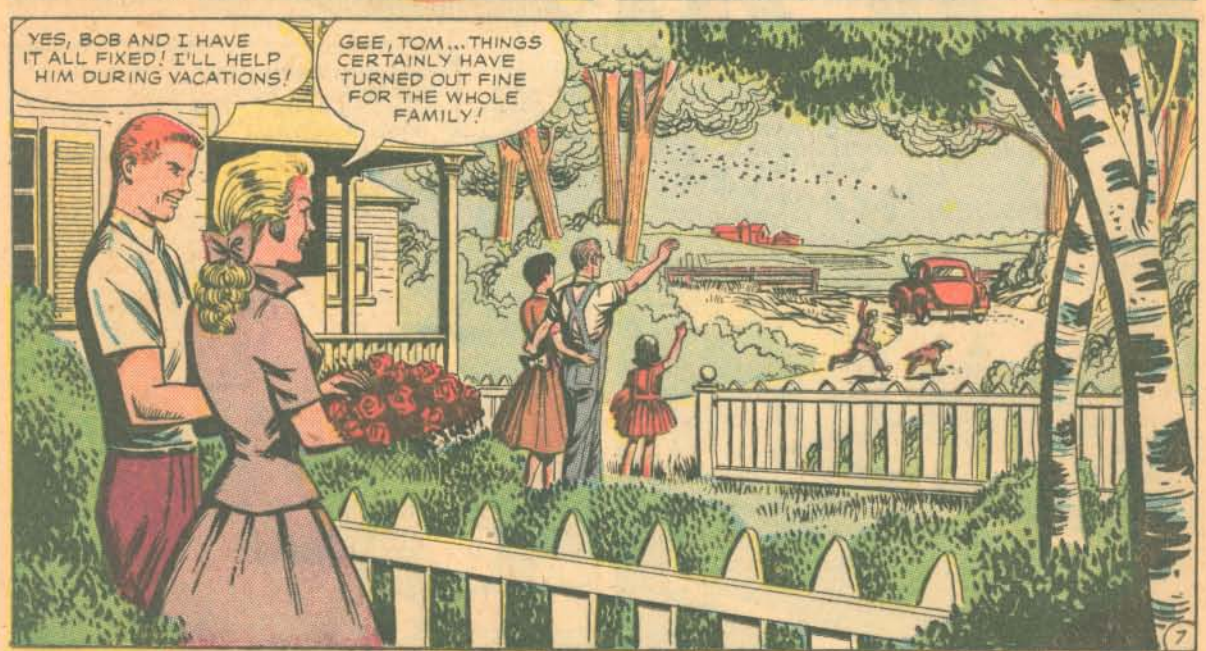
IN THE DISTRICT OFFICE...
YES, MR. AIKEN... YOU CAN QUALIFY FOR BENEFITS IN 1956 WHEN YOU REACH 65!
I DON'T SUPPOSE IT'LL BE VERY MUCH!

WELL, MR. AIKEN, THE AMOUNT IS FIGURED FROM YOUR AVERAGE EARNINGS! IF YOU MAKE AS MUCH THIS YEAR AS YOU DID LAST YEAR YOUR AVERAGE EARNINGS WILL FIGURE TO ABOUT $200 A MONTH!
THAT'S ABOUT RIGHT, YOUNG FELLA...

AND IF YOU DECIDE TO SLACK UP ON WORK WHEN YOU ARE 65, YOU COULD GET OLD-AGE INSURANCE PAYMENTS OF ABOUT $78 A MONTH! THEN WHEN MRS. AIKEN REACHES 65, BOTH OF YOU TOGETHER WILL GET ABOUT $117 A MONTH!


THE FOLLOWING YEAR...
WELL, GOOD-BYE, CHILDREN!
I'LL BE LEAVING FOR ENGINEERING SCHOOL NEXT MONTH! BOB HAS BEEN DOING FINE OPERATING THE FARM THIS YEAR!
WHERE ARE YOUR FOLKS GOING, TOM?

TO THE CITY FOR A WEEK! SINCE THEIR SOCIAL SECURITY PAYMENTS STARTED, AND BOB TOOK OVER MOST OF THE FARM WORK, THEY'VE REALLY BEEN ENJOYING LIFE! DAD HELPS BOB PART OF THE TIME BUT HE DOESN'T HAVE TO WORK ALL THE TIME NOW!
AND YOU'RE *REALLY* GOING TO GO TO ENGINEERING SCHOOL?


YES, BOB AND I HAVE IT ALL FIXED! I'LL HELP HIM DURING VACATIONS!
GEE, TOM... THINGS CERTAINLY HAVE TURNED OUT FINE FOR THE WHOLE FAMILY!

20 YEARS OF SOCIAL SECURITY

THE STORY OF OLD-AGE AND SURVIVORS INSURANCE

Twenty years ago only about 1 worker in 10 was covered by any retirement system, and only about 1 worker in 20 by a public retirement program.

TODAY 9 out of 10 people who work for a living can count on retirement benefits for themselves and their dependents under Federal Old-Age and Survivors Insurance, which also assures 9 out of 10 mothers and children of monthly insurance benefits in case of the death of the family breadwinner.

HOW IT WORKS

Workers, their employers, and self-employed people pay contributions while they are working, and when the worker reaches 65 (if he is earning no more than a certain amount) or when he reaches 72 (no matter how much he is earning) monthly cash benefits are paid to the worker and his dependents or to his survivors.

71 MILLION WORKERS INSURED

At the beginning of 1956, about 71 million people were insured under the law. About 32 million of them were permanently insured—they will stay insured even if they do no more work.

8 MILLION BENEFICIARIES

Monthly payments were being made in January 1956 to more than 8 million persons.

Over half of all aged persons who have no income from employment or self-employment are receiving old-age insurance benefits. Over half of all children whose fathers have died are now getting monthly survivors insurance payments.

BENEFIT AMOUNTS

The average old-age benefit paid at the end of 1940 (the first year in which monthly payments were made) was $22.60.

At the end of 1955, the average monthly payment to a retired worker with no dependents receiving benefits was about $59.50, for a retired aged couple about $104.00, and for aged widows, $48.80. Widowed mothers with 2 children were getting monthly payments averaging $134.00.

The figures above are averages for all beneficiaries on the rolls. Payments are higher to those who have more recently come on the rolls and whose benefits are based on the earnings after 1950 of workers who were eligible to have years of low earnings dropped in figuring benefits. Among those now becoming entitled to benefits, the average benefit for a retired worker alone is about $76.00, an aged couple averages over $128.00, an aged widow $65.00, and the average for a young widow with 2 minor children is $180.00. When the 1954 amendments are fully effective, a retired worker may qualify for benefits as high as $108.50 monthly.

Total family payments can now be as much as $200 monthly. Lump-sum payments when an insured worker dies can be as much as $255.

FINANCING THE PROGRAM

Money to pay for old-age and survivors insurance comes from social security taxes paid by employees, their employers, and self-employed people.

These taxes go into a special trust fund and can be used only to pay benefits and the cost of administering the program.

The tax rate at present is 2 percent each for employees and employers, and 3 percent for self-employed people, on earnings up to $4,200 per year. These rates are scheduled to increase gradually until 1975, when they will be 4 percent and 6 percent, respectively.

Benefit payments were $5 billion in 1955. More than $5.8 billion were received in taxes, and some $475 million were paid to the fund in interest. Administrative costs for the year were about $118 million, or 2 percent of the tax contributions.

On December 31, 1955, the trust fund stood at $21½ billion. Except for a small amount held in cash, the fund is invested in interest-bearing United States Government securities.

A LOOK INTO THE FUTURE

The full meaning of old-age and survivors insurance for the American people will not be seen for some years to come.

In 1975, there will be more than 20 million Americans 65 and over.

Four out of five of them will be eligible for old-age and survivors insurance payments as retired workers, aged wives, dependent husbands, widows or dependent widowers, or parents.

The trust fund will continue to grow.

Nearly 90 million people may be in work covered by the law, and 93 million people will be insured.

A total of about 16½ million people will be receiving monthly benefits.

ALL THIS MEANS...

greater family security for more people than ever before.

YOUR SOCIAL SECURITY CARD IS VALUABLE!

- KEEP IT IN A SAFE PLACE...
- SHOW IT TO YOUR EMPLOYER WHEN YOU START ON A NEW JOB.
- IF YOU CHANGE YOUR NAME, GO TO THE SOCIAL SECURITY OFFICE AND GET A CARD IN YOUR NEW NAME.
- IF YOU LOSE YOUR CARD, GET A DUPLICATE RIGHT AWAY.

OASI-38

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